



**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. |
|-----------------|-------------|----------------------|---------------------|
| 09/135,034      | 08/17/98    | MCMILLAN             | R PGR2001-1         |

LM71/1119

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EXAMINER

COSIMANO, E

ART UNIT

PAPER NUMBER

2761

10

DATE MAILED:

11/19/99

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

## Interview Summary

Application No.  
**09/135,034**

Applicant(s)  
**McMillan et al**

Examiner  
**EDWARD COSIMANO**

Group Art Unit  
**2761**



All participants (applicant, applicant's representative, PTO personnel):

(1) EDWARD COSIMANO

(3) Inventor McMillan

(2) Representative Roche

(4) Mr. Shrallow And Ms. Henderson

Date of Interview Nov 12, 1999

Type: ☒ Telephonic ☐ Personal (copy is given to applicant applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☒ No. If yes, brief description:

Agreement ☒ was reached. ☐ was not reached.

Claim(s) discussed: 21-24, 26, 28-34, 37 & 38

Identification of prior art discussed:

Art of record.

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Representative Roche argued that the instant invention is directed to a system which adjusts the insurance premium for the current insurance premium period and not a future insurance premium period as in the applied prior art. The examiner agreed with this argument in regard to claims 21, 24 & 26 and withdrew the rejection under 35 USC sect 102(b) for these claims. Further it was agreed that if independent claims 22 & 28 were to be amended to recite that the databases are generated with respect to the current insurance premium period, then the examiner agreed to withdraw the rejection under 35 USC sect 102(b) for these claims.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

1. ☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a response to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

2. ☐ Since the Examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action. Applicant is not relieved from providing a separate record of the interview unless box 1 above is also checked.

Examiner Note: You must sign and stamp this form unless it is an attachment to a signed Office action.

*Edward Cosimano*  
**EDWARD COSIMANO**  
**PRIMARY EXAMINER**  
**ART UNIT 2761**